2021-22 Risk Management Premium Credit: How the Individual Member Program Works

**Highlights in This Year’s Risk Management Premium Credit (RMPC) Program**

- **Begin mitigating risk immediately.**
  - There are no surveys or contact updates in this year’s RMPC program.
- **Risk mitigation activities focus on the most acute areas of liability risk** in education related to your United Educators (UE) policies.

**Member Renews UE Coverage**

- **Intake Form Deadline**
- **Mitigate Risk**
- **Final Deadline**

**Begin the RMPC Program**

- Your institution’s primary UE insurance contact receives an invitation with a link to your RMPC dashboard following your policy renewal.

**Select a Risk Mitigation**

- Use the link in your invitation email to access the Intake Form and select a risk mitigation from the full list of options on the pages below.

**Mitigate Risk**

- Implement the risk mitigation selected in the Intake Form.

**Earn a 6% Credit**

- Upload documents that demonstrate completion of your risk mitigation activity before your final deadline.

If you are unable to access your institution’s RMPC dashboard, would like support for your risk mitigation efforts, or have other questions, you can reach UE’s Risk Management team at risk@ue.org.
### Eligible Risk Mitigation Activities

This year’s RMPC program is designed to maximize impact on high-risk areas and mitigation gaps according to UE’s claim and risk management expertise. Your risk mitigation options in the RMPC will reflect your in-force insurance policies. You will be able to select one from the choices below.

Once you select a risk area and mitigation to implement, return to your dashboard to continue the RMPC.

### Educators Legal Liability (ELL) Topics

<table>
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<tr>
<th>Workplace Discrimination</th>
<th>Sexual Harassment (Including Title IX)</th>
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<tbody>
<tr>
<td><strong>Train supervisors on:</strong></td>
<td><strong>Train employees on one of the following:</strong></td>
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<tr>
<td>- Avoiding retaliation</td>
<td>- Conducting investigations for instances of alleged sexual harassment or Title IX violations</td>
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<tr>
<td>- Responding to allegations of workplace harassment</td>
<td>- Conducting hearings for instances of alleged sexual harassment or Title IX violations</td>
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<tr>
<td><strong>Consider using UE’s online training programs:</strong></td>
<td>- Serving as advisors under Title IX</td>
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<tr>
<td>Higher education members:</td>
<td>- Serving as informal resolution facilitators under Title IX</td>
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<tr>
<td>- Workplace Harassment Prevention – Supervisors</td>
<td>- Your Title IX reporting procedures for employees</td>
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<td>K-12 members:</td>
<td></td>
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<tr>
<td>- Workplace Harassment Prevention: Mosaic for K-12 Schools – For Supervisor</td>
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<tr>
<td><strong>Train employees on:</strong></td>
<td><strong>Train students on your Title IX process (higher ed only).</strong></td>
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<tr>
<td>- Workplace harassment and discrimination</td>
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<tr>
<td>- Diversity, equity, and inclusion</td>
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<td><strong>Consider using UE’s online training programs:</strong></td>
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<td>Higher education members:</td>
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<tr>
<td>- Workplace Harassment Prevention – Faculty &amp; Staff</td>
<td><strong>Craft baseline hearing questions.</strong></td>
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<td>- Committing to Diversity, Equity, and Inclusion Learning Program for Higher Education</td>
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<tr>
<td>- Bystander Intervention</td>
<td>Review and revise your employee-student consensual relationship policy (higher ed only).</td>
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<td>- Preventing Cyber Harassment</td>
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<td>- Preventing Sexual Harassment</td>
<td><strong>Develop a communications/awareness campaign for your Sexual Harassment/Title IX reporting mechanism.</strong></td>
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<td>K-12 members:</td>
<td></td>
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<tr>
<td>- Mosaic: Prevent Discrimination and Harassment Together – Employees</td>
<td><strong>Develop/review a list of third-party support for resolving harassment allegations or Title IX complaints (investigators, hearing officers, Title IX advisors, etc.).</strong></td>
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</table>

Audit and assess current protocols used for documenting employee performance.  
Audit your investigation and response procedures for allegations of workplace harassment and discrimination.  
Develop a communications/awareness campaign for your Sexual Harassment/Title IX reporting mechanism.
# Eligible Risk Mitigation Activities

## General Liability (GL) Topics*

<table>
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<tr>
<th>Reducing Premises Accidents, Slips and Falls</th>
<th>Transportation</th>
<th>Contracts and Contracting*</th>
<th>Sexual Misconduct Against Minors and College Students</th>
</tr>
</thead>
</table>
| Train institutional staff on common causes of accidents/falls. | Train one or more of the following:  
  - Students, faculty, and staff who drive school-owned vehicles  
  - Drivers of institution-owned passenger vans  
  - Drivers of school-owned golf carts and/or utility vehicles | Train signors on your contracting policy, model indemnity language, and the significance of indemnification provisions. | Train on one of more of the following:  
  - Protecting minors from sexual abuse policy, protocols, and procedures  
  - Preventing and reporting sexual misconduct among college students  
  - Alcohol abuse prevention (higher ed only)  
  - Title IX personnel on your Title IX policies and procedures |
| **Coming Soon:** UE’s online training program on slips and falls | **Consider using UE’s online training programs:**  
  - Driver Safety Fundamentals  
  - Golf Cart Safety  
  - Passenger Van Safety  
  - Defensive Driving Strategies: Get There Safely | **Consider using UE’s online training program:**  
  - Contracting Fundamentals | **Consider using UE’s online training programs:**  
  - Identifying and Reporting Sexual Misconduct  
  - Hiring Staff Who Work With Minors  
  - Shine a Light  
  - Impressions  
  - Webinar – Intervene: Cornell’s New Bystander Intervention Video & Workshop  
  - Alcohol: Know Your Limit |

| Develop a protocol for investigating slips and falls or other accident-causing injuries. | Review or develop one of the following:  
  - Transportation policy  
  - Motor Vehicle Record (MVR) check policy (or incorporate continued monitoring of MVR checks for all school drivers into your transportation policy) | Review and revise or develop and implement contracting policy and procedures. | Review and revise protecting minors from sexual abuse policies and procedures related to one or more of the following:  
  - Investigation and response  
  - Background checks and other screening procedures  
  - Reporting channels for mandatory reporters |

| Audit past incidents and near misses for ways to reduce hazards causing injury. | Run MVR checks for those who drive on behalf of your institution and develop a policy or process for ensuring compliance. | Audit campus contracts for appropriate and consistent terms including indemnification language. | Develop a communications plan to promote reporting options for suspected incidents of abuse of minors. |

| Conduct routine walkthroughs and train campus constituents on hazards to recognize and correct. | Establish or re-evaluate your traffic accident review board. | Implement a central document storage and monitoring system to keep track of contract-related documents. | Implement a registry of all programs on campus involving minors. |

| Identify and remedy campus areas with high slip and fall risk. | Review agreements with vendors of rented or chartered vehicles. | Develop a contract review checklist for contract signors. | Create or review an investigation and response checklist for suspected incidents of abuse of minors. |

| Develop and/or promote a process for faculty, staff and students to report problems/hazards. | Create a vehicle accident report kit to include in all institution-owned vehicles. | Develop/review a list of third-party support for resolving sexual misconduct allegations or Title IX complaints (investigators, hearing officers, Title IX advisors, etc.). | |

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* Refers to contracts such as those involving third-party vendors, service providers, sports, and entertainment and facility use. Does not refer to complex transactions or specialized areas of law, including construction, real estate, software licenses, technology transfers, finance and investment, or employment issues/contracts.

UE online training is available.

**Completion of the RMPC within 10 months of policy renewal qualifies members for a 6% premium credit on the next renewal.**
Additional Supporting Resources

After you complete your Intake Form, we will send you the most relevant materials to support the risk mitigation you selected. We encourage you to use this full list of resources for comprehensive insight to managing these key risks.

**ELL Topics**

**Workplace Discrimination**
- Workplace Harassment Prevention Workshop: Case Studies
- Legal Literacy for Supervisors
- Checklist: Assessing Your Employee Performance Evaluation System
- Review Your K-12 School’s Performance Management System
- Documenting Workplace Harassment: Guidance for Supervisors

**Sexual Harassment (Including Title IX)**
- Checklist for Sexual Harassment Investigations
- Campus Sexual Harassment: Title IX Training Requirements
- Informal Resolution of Sexual Harassment Complaints
- ED Releases Title IX Regulations Governing Sexual Misconduct: Guidance for K-12 Schools
- ED Releases Final Title IX Regulations Governing Campus Sexual Misconduct: Guidance for Higher Education
- Faculty-Student Consensual Relationship Policies
- Employee-on-Student Sexual Harassment Claims in Higher Education
- Title IX Supportive Measures, Remedies, and Sanctions: After the Regulations

**GL Topics**

**Reducing Premises Accidents, Slips & Falls**
- Checklist for Indoor Floor Safety
- Checklist for Investigating Accidents Causing Personal Injury
- Prevention and Protection Podcast: Trends in Accident Investigation Claims
- Checklist for Safety at Commencement and Other Special Events
- Take Inventory of Your Off-Campus Real Estate

**Transportation**
- College-Owned Vehicles: Claims Lessons for Reducing Driver Error
- Golf Carts on Campus
- Steering Clear of Liability: Motor Vehicle Report (MVR) Checks for Employee and Student Drivers
- Resources for Transportation on Campus
- Checklist: Safety in Student and Employee Transportation
- Effectively Implement Traffic Accident Review Boards
- Managing Risks of Operating Vehicles Abroad

**Contracts and Contracting**
- Improving Contracting on Campus: Allocating Risks Between Parties
- Checklist: A Guide for Reviewing Contracts
- Avoid Unfavorable Indemnity Provisions in Institution Contracts

**Sexual Misconduct Against Minors and College Students**
- Campus Sexual Harassment: Title IX Training Requirements
- Checklist for Sexual Harassment Investigations
- Checklist for Title IX-Compliant Policies Against Sexual Harassment in Higher Education
- Checklist for Title IX-Compliant Sexual Harassment Grievance Procedures in Higher Education
- Title IX Coordinators Checklist: After the Regulations
- Title IX Supportive Measures, Remedies, and Sanctions: After the Regulations
- Prevent Sexual Abuse by Improving Volunteer Management at Independent Schools
- Action Guide for Improving Sexual Abuse Prevention and Response Efforts: Higher Education
- Action Guide for Improving Sexual Abuse Prevention and Response Efforts: K-12
- Background Check Fundamentals
- Reporting Suspected Child Sexual Abuse
- Protecting Minors on College Campuses: A Series of Checklists (HE)
- Protecting Children From Educator Sexual Misconduct: A Series of Checklists (K-12)
- Educator Sexual Misconduct: A Policy and Audit Guide for Protecting Children
- Campus Sexual Harassment: Title IX Training Requirements
- Informal Resolution of Sexual Harassment Complaints